

EXHIBIT 1

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

RISHI BHASIN; ANNE JAMES;
NELSON OTERO; FIRST PLUS
FUNDING, INC.; FIRST ALLIED
FINANCIAL SERVICES, INC.; and
RELIANCE MORTGAGE SERVICE,
on behalf of themselves and all others
similarly situated,

Plaintiffs,

vs.

UNITED SHORE FINANCIAL
SERVICES, LLC d/b/a UNITED
WHOLESALE MORTGAGE,

Defendant.

Case No. 2:20-cv-13278

Honorable Laurie J. Michelson

Magistrate R. Steven Whalen

AFFIDAVIT OF JULIE PLOTNIK

State of Michigan)
)ss
County of Oakland)

After being duly sworn, Julie Plotnik states as follows.

1. I am the Resolution Director of Defendant United Wholesale Mortgage, LLC (“UWM”). I have personal knowledge of these facts, except when noted that

the facts are based on my review of company information. If called upon to do so, I could and would testify truthfully and competently with respect thereto.

2. UWM is a wholesale mortgage lender that underwrites and funds mortgage loans originated by its independent mortgage broker clients.

3. In the ordinary course of business, UWM enters into a contract called the “Wholesale Broker Agreement” (the “Broker Agreement”) with its independent mortgage broker clients.

4. Plaintiffs First Plus Funding, Inc. (“First Plus”), First Allied Financial Services, Inc. (“First Allied”), and Reliance Mortgage Service (“Reliance”) are independent mortgage brokers. Each of them entered into a Broker Agreement with UWM.

5. The other three Plaintiffs, Rishi Bhasin, Anne James, and Nelson Otero, are natural persons. These three individuals are not now, and have never been, a party to any contract with UWM, including, but not limited to, any Broker Agreement.

6. Pursuant to the Broker Agreement, independent mortgage broker companies are paid for originating loans closed through UWM.

7. The amounts which the brokers must refund to UWM under the “early payoff” provision (“EPO”) of the Broker Agreement are referred to herein as “commissions.”

8. Under the “6-month EPO,” a broker is obligated to return commissions paid by UWM if a loan is paid off within six months of closing (the “6-month EPO”). The 6-month EPO is a very standard contractual provision in the lending industry.

9. The EPO is intended to curtail the potential by brokers for a practice known as “churning.”

10. Churning occurs when a broker, in order to receive successive commissions, encourages a consumer to refinance a loan shortly after the closing of the original loan. The EPO attempts to curb this practice by establishing that if a loan is paid off within a certain period of time after closing, the broker is required to refund its commissions to UWM.

11. In 2020, UWM learned that loans originated by a small number of the approximately 11,000 independent mortgage broker companies nationwide that originate loans funded by UWM were being paid off three to five times faster than industry standards. UWM recognized this as evidence of potential churning. UWM was concerned that the 6-month EPO was not effectively curbing the potential for churning. UWM also recognized that it needed to take action to protect consumers.

12. On March 12, 2020, UWM provided a notice via email directly to those brokers which it believed were causing loans to be paid off faster than industry standards. UWM thereby gave notice that it was modifying the EPO provision, in accordance with its contracts, and extending the provision's time frame from six months to twelve months (the "12-month EPO"). The email with the embedded video link is attached hereto as **Exhibit A**.

13. UWM has always enforced the EPO by issuing invoices to brokers to refund commissions for loans that are paid off early. This is true for brokers regardless of the length of the EPO period.

14. UWM did not institute the 12-month EPO with all independent mortgage brokers in its customer base. Instead, it focused only on the limited number of brokers that it believed were bad actors and reverted the EPO to the 6-month EPO when the 12-month EPO when it was no longer necessary.

15. Under the 12-month EPO, if a loan was refinanced within twelve months of the closing of the original loan, the broker was obligated to return the commission paid on the original loan to UWM. The 12-month EPO only applied to loans refinanced after UWM issued the notice of the 12-month EPO. Brokers who were placed on the 12-month EPO were advised that their invoices would now

include commissions on loans that were paid off within twelve months of being closed.

16. In the video, UWM noted that it would review each of the brokers' accounts to determine if their rates of refinancing slowed to within industry standards, allowing UWM to remove the broker from the 12-month EPO. Once removed, the brokers were returned to the 6-month EPO.

17. UWM's contractual change worked to stop churning. As a result of the contractual change to a 12-month EPO, most of the impacted brokers changed their behavior. Within three months of UWM's institution of that change, more than half of the brokers improved their prepayment speeds and were moved back to the 6-month EPO.

18. The 12-month EPO provided that if a loan was refinanced within twelve months of the closing of the original loan, the broker was obligated to return the commission paid on the original loan to UWM. The 12-month EPO only applied to loans refinanced after the notice of the 12-month EPO was issued. Many independent mortgage brokers accepted this change by continuing to originate loans funded by UWM.

19. The 12-month EPO does not prevent consumers from refinancing loans or punish brokers for legitimate early payoffs. Accordingly, UWM has waived the 12-month EPO where appropriate, allowing brokers to retain commissions on loans that did not appear to constitute churning or where brokers provided a valid basis for the early refinancing. In many instances, UWM also waived EPO payments on invoices if, for example, refinanced loans that closed before March 12, 2020 were identified as subject to the new 12-month EPO provision. Some waivers are reflected on invoices sent to Plaintiffs.

20. The 12-month EPO is intended to protect consumers from the potential for churning, not to generate revenue. For that reason, UWM never filed a lawsuit to collect commissions which are owed under the 12-month EPO, and has quickly returned brokers to the 6-month EPO if they reform their conduct.

21. UWM has waived its right to seek reimbursement of certain commissions. For example, UWM waived charges for each of the three Plaintiffs. This is visible on the invoices UWM issued to the Plaintiffs through the end of December 2020. Those invoices are attached hereto as **Exhibits B** (First Allied), **C** (Reliance), and **D** (First Plus).

22. Under the 12-month EPO, only 74 retail mortgage broker companies (the “Affected Brokers”) have returned any portion of a commission. Most of the

independent mortgage brokers placed on the 12-month EPO have retained the bulk of the commissions identified on monthly invoices sent to them.

23. As of the date of this Affidavit, UWM has not sued or otherwise pursued any independent mortgage broker through formal or informal legal action to enforced or collect upon any invoice, in whole or in part, for any commission that must be returned pursuant to the 12-Month EPO. UWM has no present intent to sue on any of the EPO invoices.

24. None of the Plaintiffs have an ongoing relationship with UWM. Therefore, there is no possibility that the unpaid commissions will be recouped

25. Based upon a review of UWM's books and records, as of January 31, 2021, UWM has recouped less than \$870,000 in the aggregate under its 12-month EPO provision. These amounts were collected in one of two ways: either the Affected Brokers voluntarily repaid the commissions to UWM, or UWM netted out the amounts owed from loans the Affected Brokers voluntarily submitted for funding by UWM after March 12, 2020.

26. Based upon a review of UWM's books and records, UWM has recouped the following amounts from the named Plaintiffs under the 12-Month EPO:

- a. \$7,360.20 from First Allied. No other amounts have been collected from First Allied under the 12-Month EPO

Provision. First Allied still possesses any other EPO amounts set forth in any invoices sent.

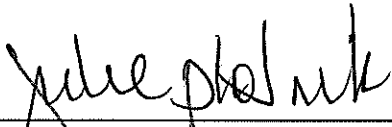
- b. \$7,273.73 from First Plus. No other amounts have been collected from First Plus under the 12-Month EPO provision. First Plus still possesses any other EPO amounts set forth in any invoices sent.
- c. Reliance has not repaid any commissions to UWM. No other amounts have been recouped from Reliance under the 12-Month EPO provision. Reliance still possesses all of its commissions.

27. Only seven brokers remain on a 12-month EPO as of the date I signed this Affidavit.

28. Under the terms of the Broker Agreement, UWM expressly reserved the right to make amendments thereto, including to the EPO. Each loan submitted to UWM for funding constitutes a new transaction. Therefore, independent mortgage brokers consent to such amendments by submitting new loans to UWM for funding.


[SIGNATURE PAGE FOLLOWS]

Further affiant sayeth not.



Julie Plotnik

Subscribed and sworn before me
On this 10th day of February, 2021



Name: Ann Mansoor
Notary Public, Oakland County, MI
My commission expires: 07/31/2025
Acting in Oakland County, MI

EXHIBIT A

From: UWM Test Email <testing@uwm.com>
Sent: Monday, December 14, 2020 11:27 AM
To: David Dolinshek <ddolinshek@uwm.com>
Subject: [EXTERNAL] [Test]:Important Message from UWM

This Message originated outside your organization.



**IMPORTANT MESSAGE: EPO POLICY CHANGE
FOR 100 OF OUR 11,000 CLIENTS**

Please watch the video below for an important message concerning your account from Allen Beydoun, EVP, UWM Sales.



Your account has been flagged for participating in refinancing practices that are having a negative impact on the entire wholesale market. As such, UWM will be implementing a 12-month EPO policy for all loans closed in your name from March 12, 2019, forward.

- From March 12, 2019, forward, all loans refinanced by you within 12 months of the funding date will require a full EPO
- EPO will be required whether you refinance through UWM or not
- UWM will reevaluate your refinance speeds on August 1, 2020, and January 1, 2021, and consider removing or revising this policy

Please understand that we must do what we feel is best for consumers and the mortgage industry as a whole. If you have any questions, please reach out to your UWM Account Executive.



[Privacy Policy](#) | [Unsubscribe](#)

This email was sent by United Wholesale Mortgage
585 South Blvd E, Pontiac, MI 48341
800-981-8898 | NMLS# 3038

Information is subject to change | Please contact your UWM AE for more information



EXHIBIT B



First Allied Financial Services Inc - CA1626
Attention: Nelson Otero
10104 Adams Avenue
Huntington Beach, CA 92646

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"

Please mail your check to:

United Shore Financial Services, LLC
Attn: EPO Team
585 South Blvd E
Pontiac, MI 48341

We are unable to accept ACH or Credit Cards
Please include 2nd Page of Invoice with Payment

If you have questions or need further information, please contact your AE at 800-981-8898 or EPO@uwm.com

Sincerely,

EPO Team

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

First Allied Financial Services Inc - CA1626
 Attention: Nelson Otero
 10104 Adams Avenue
 Huntington Beach, CA 92646

Statement Date: April 1, 2020

Due Date: Due Upon Receipt

Current Amount Due: \$49,991.32

Amount Past Due: -

Total Amount Due: \$49,991.32

Payments received after the 1st of the month may not be reflected on this invoice

EPO Balance on 03/01/2020

\$0.00

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
-------------	---------------	-----------	-------------	----------------	------------------	-----------------

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219056139	Thomas Zavala	3/22/2019	11/15/2019	238	\$7,822.32	\$7,822.32
1219059970	Josiah Almada	4/8/2019	12/27/2019	263	\$9,803.44	\$9,803.44
1219081367	Kevin Craig	4/29/2019	3/25/2020	331	\$10,449.35	\$10,449.35
1219111879	Satyam Bhatt	5/1/2019	11/6/2019	189	\$12,312.96	\$12,312.96
1219235181	Joan Penniston	7/22/2019	2/21/2020	214	\$9,603.25	\$9,603.25

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
-------------	------	--------------	-----------------------	---------------	----------------	----------------

EPO Balance on 03/31/2020

\$49,991.32

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219056139	Thomas Zavala	3/22/2019	11/15/2019	238	\$7,822.32	\$7,822.32
1219059970	Josiah Almada	4/8/2019	12/27/2019	263	\$9,803.44	\$9,803.44
1219081367	Kevin Craig	4/29/2019	3/25/2020	331	\$10,449.35	\$10,449.35
1219111879	Satyam Bhatt	5/1/2019	11/6/2019	189	\$12,312.96	\$12,312.96
1219235181	Joan Penniston	7/22/2019	2/21/2020	214	\$9,603.25	\$9,603.25

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



First Allied Financial Services Inc - CA1626
Attention: Nelson Otero
10104 Adams Avenue
Huntington Beach, CA 92646

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"
Please mail your check to:
United Shore Financial Services, LLC
Attn: Julie Plotnik
585 South Blvd E
Pontiac, MI 48341

If you have questions or need further information, please contact Julie Plotnik at EPO@uwm.com or 248-833-4267

Sincerely,

Julie Plotnik, Account Strategy Director

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

First Allied Financial Services Inc - CA1626
 Attention: Nelson Otero
 10104 Adams Avenue
 Huntington Beach, CA 92646

Statement Date: May 1, 2020
 Due Date: Due Upon Receipt
 Current Amount Due: \$17,809.55
 Amount Past Due: -
Total Amount Due: \$17,809.55

EPO Balance on 04/01/2020 \$49,991.32

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219056139	Thomas Zavala	3/22/2019	11/15/2019	238	\$7,822.32	\$7,822.32
1219059970	Josiah Almada	4/8/2019	12/27/2019	263	\$9,803.44	\$9,803.44
1219081367	Kevin Craig	4/29/2019	3/25/2020	331	\$10,449.35	\$10,449.35
1219111879	Satyam Bhatt	5/1/2019	11/6/2019	189	\$12,312.96	\$12,312.96
1219235181	Joan Penniston	7/22/2019	2/21/2020	214	\$9,603.25	\$9,603.25

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219190611	Alicia Mackey	6/21/2019	4/2/2020	286	\$7,360.20	\$7,360.20

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
1219056139	4/1/2020	Waive Payment	N/A	N/A	\$7,822.32	\$7,822.32
1219059970	4/1/2020	Waive Payment	N/A	N/A	\$9,803.44	\$9,803.44
1219111879	4/1/2020	Waive Payment	N/A	N/A	\$12,312.96	\$12,312.96
1219235181	4/1/2020	Waive Payment	N/A	N/A	\$9,603.25	\$9,603.25

EPO Balance on 04/30/2020 \$17,809.55

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219081367	Kevin Craig	4/29/2019	3/25/2020	331	\$10,449.35	\$10,449.35
1219190611	Alicia Mackey	6/21/2019	4/2/2020	286	\$7,360.20	\$7,360.20

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



First Allied Financial Services Inc - CA1626
Attention: Nelson Otero
10104 Adams Avenue
Huntington Beach, CA 92646

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"

Please mail your check to:

United Shore Financial Services, LLC
Attn: EPO Team
585 South Blvd E
Pontiac, MI 48341

We are unable to accept ACH or Credit Cards
Please include 2nd Page of Invoice with Payment

If you have questions or need further information, please contact your AE at 800-981-8898 or EPO@uwm.com

Sincerely,

EPO Team

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

First Allied Financial Services Inc - CA1626
 Attention: Nelson Otero
 10104 Adams Avenue
 Huntington Beach, CA 92646

Statement Date: June 1, 2020
 Due Date: Due Upon Receipt
 Current Amount Due: \$10,449.35
 Amount Past Due: -
Total Amount Due: \$10,449.35

Payments received after the 1st of the month may not be reflected on this invoice

EPO Balance on 05/01/2020

\$17,809.55

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219081367	Kevin Craig	4/29/2019	3/25/2020	331	\$10,449.35	\$10,449.35
1219190611	Alicia Mackey	6/21/2019	4/2/2020	286	\$7,360.20	\$7,360.20

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
-------------	---------------	-----------	-------------	----------------	------------------	-----------------

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
1219190611	5/18/2020	Check Payment	N/A	N/A	\$7,360.20	\$7,360.20

EPO Balance on 05/31/2020

\$10,449.35

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219081367	Kevin Craig	4/29/2019	3/25/2020	331	\$10,449.35	\$10,449.35

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



First Allied Financial Services Inc - CA1626
Attention: Nelson Otero
10104 Adams Avenue
Huntington Beach, CA 92646

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"
Please mail your check to:
United Shore Financial Services, LLC
Attn: Julie Plotnik
585 South Blvd E
Pontiac, MI 48341

If you have questions or need further information, please contact Julie Plotnik at EPO@uwm.com or 248-833-4267

Sincerely,

Julie Plotnik, Account Strategy Director

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

First Allied Financial Services Inc - CA1626
 Attention: Nelson Otero
 10104 Adams Avenue
 Huntington Beach, CA 92646

Statement Date: July 1, 2020
 Due Date: Due Upon Receipt
 Current Amount Due: \$10,449.35
 Amount Past Due: -
Total Amount Due: \$10,449.35

EPO Balance on 06/01/2020 **\$10,449.35**

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219081367	Kevin Craig	4/29/2019	3/25/2020	331	\$10,449.35	\$10,449.35

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
-------------	---------------	-----------	-------------	----------------	------------------	-----------------

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
-------------	------	--------------	-----------------------	---------------	----------------	----------------

EPO Balance on 06/30/2020 **\$10,449.35**

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219081367	Kevin Craig	4/29/2019	3/25/2020	331	\$10,449.35	\$10,449.35

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



First Allied Financial Services Inc - CA1626
Attention: Nelson Otero
10104 Adams Avenue
Huntington Beach, CA 92646

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"

Please mail your check to:

United Shore Financial Services, LLC
Attn: EPO Team
585 South Blvd E
Pontiac, MI 48341

We are unable to accept ACH or Credit Cards
Please include 2nd Page of Invoice with Payment

If you have questions or need further information, please contact your AE at 800-981-8898 or EPO@uwm.com

Sincerely,

EPO Team

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

First Allied Financial Services Inc - CA1626
 Attention: Nelson Otero
 10104 Adams Avenue
 Huntington Beach, CA 92646

Statement Date: August 1, 2020
 Due Date: Due Upon Receipt
 Current Amount Due: \$10,449.35
 Amount Past Due: -
Total Amount Due: \$10,449.35

Payments received after the 1st of the month may not be reflected on this invoice

EPO Balance on 07/01/2020 \$10,449.35

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219081367	Kevin Craig	4/29/2019	3/25/2020	331	\$10,449.35	\$10,449.35

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
-------------	---------------	-----------	-------------	----------------	------------------	-----------------

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
-------------	------	--------------	-----------------------	---------------	----------------	----------------

EPO Balance on 07/31/2020 \$10,449.35

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219081367	Kevin Craig	4/29/2019	3/25/2020	331	\$10,449.35	\$10,449.35

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



First Allied Financial Services Inc - CA1626
Attention: Nelson Otero
10104 Adams Avenue
Huntington Beach, CA 92646

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"

Please mail your check to:

United Shore Financial Services, LLC
Attn: EPO Team
585 South Blvd E
Pontiac, MI 48341

We are unable to accept ACH or Credit Cards
Please include 2nd Page of Invoice with Payment

If you have questions or need further information, please contact your AE at 800-981-8898 or EPO@uwm.com

Sincerely,

EPO Team

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

First Allied Financial Services Inc - CA1626
 Attention: Nelson Otero
 10104 Adams Avenue
 Huntington Beach, CA 92646

Statement Date: September 1, 2020
 Due Date: Due Upon Receipt
 Current Amount Due: \$10,449.35
 Amount Past Due: -
Total Amount Due: \$10,449.35

Payments received after the 1st of the month may not be reflected on this invoice

EPO Balance on 08/01/2020 \$10,449.35

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219081367	Kevin Craig	4/29/2019	3/25/2020	331	\$10,449.35	\$10,449.35

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
-------------	---------------	-----------	-------------	----------------	------------------	-----------------

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
-------------	------	--------------	-----------------------	---------------	----------------	----------------

EPO Balance on 08/31/2020 \$10,449.35

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219081367	Kevin Craig	4/29/2019	3/25/2020	331	\$10,449.35	\$10,449.35

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



First Allied Financial Services Inc - CA1626
Attention: Nelson Otero
10104 Adams Avenue
Huntington Beach, CA 92646

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"

Please mail your check to:

United Shore Financial Services, LLC
Attn: EPO Team
585 South Blvd E
Pontiac, MI 48341

We are unable to accept ACH or Credit Cards
Please include 2nd Page of Invoice with Payment

If you have questions or need further information, please contact your AE at 800-981-8898 or EPO@uwm.com

Sincerely,

EPO Team

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

First Allied Financial Services Inc - CA1626
 Attention: Nelson Otero
 10104 Adams Avenue
 Huntington Beach, CA 92646

Statement Date: October 1, 2020
 Due Date: Due Upon Receipt
 Current Amount Due: \$10,449.35
 Amount Past Due: -

Total Amount Due: \$10,449.35

Payments received after the 1st of the month may not be reflected on this invoice

EPO Balance on 09/01/2020

\$10,449.35

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219081367	Kevin Craig	4/29/2019	3/25/2020	331	\$10,449.35	\$10,449.35

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
-------------	---------------	-----------	-------------	----------------	------------------	-----------------

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
-------------	------	--------------	-----------------------	---------------	----------------	----------------

EPO Balance on 09/30/2020

\$10,449.35

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219081367	Kevin Craig	4/29/2019	3/25/2020	331	\$10,449.35	\$10,449.35

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



First Allied Financial Services Inc - CA1626
Attention: Nelson Otero
10104 Adams Avenue
Huntington Beach, CA 92646

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"

Please mail your check to:

United Shore Financial Services, LLC
Attn: EPO Team
585 South Blvd E
Pontiac, MI 48341

We are unable to accept ACH or Credit Cards
Please include 2nd Page of Invoice with Payment

If you have questions or need further information, please contact your AE at 800-981-8898 or EPO@uwm.com

Sincerely,

EPO Team

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

First Allied Financial Services Inc - CA1626
 Attention: Nelson Otero
 10104 Adams Avenue
 Huntington Beach, CA 92646

Statement Date: November 1, 2020

Due Date: Due Upon Receipt

Current Amount Due: \$10,449.35

Amount Past Due: -

Total Amount Due: \$10,449.35

Payments received after the 1st of the month may not be reflected on this invoice

EPO Balance on 10/01/2020 \$10,449.35

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219081367	Kevin Craig	4/29/2019	3/25/2020	331	\$10,449.35	\$10,449.35

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
-------------	---------------	-----------	-------------	----------------	------------------	-----------------

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
-------------	------	--------------	-----------------------	---------------	----------------	----------------

EPO Balance on 10/31/2020 \$10,449.35

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219081367	Kevin Craig	4/29/2019	3/25/2020	331	\$10,449.35	\$10,449.35

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



First Allied Financial Services Inc - CA1626
Attention: Nelson Otero
10104 Adams Avenue
Huntington Beach, CA 92646

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"

Please mail your check to:

United Shore Financial Services, LLC
Attn: EPO Team
585 South Blvd E
Pontiac, MI 48341

We are unable to accept ACH or Credit Cards
Please include 2nd Page of Invoice with Payment

If you have questions or need further information, please contact your AE at 800-981-8898 or EPO@uwm.com

Sincerely,

EPO Team

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

First Allied Financial Services Inc - CA1626
 Attention: Nelson Otero
 10104 Adams Avenue
 Huntington Beach, CA 92646

Statement Date: December 2, 2020

Due Date: Due Upon Receipt

Current Amount Due: \$10,449.35

Amount Past Due: -

Total Amount Due: \$10,449.35

Payments received after the 1st of the month may not be reflected on this invoice

EPO Balance on 11/01/2020 \$10,449.35

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219081367	Kevin Craig	4/29/2019	3/25/2020	331	\$10,449.35	\$10,449.35

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
-------------	---------------	-----------	-------------	----------------	------------------	-----------------

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
-------------	------	--------------	-----------------------	---------------	----------------	----------------

EPO Balance on 12/01/2020 \$10,449.35

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219081367	Kevin Craig	4/29/2019	3/25/2020	331	\$10,449.35	\$10,449.35

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM

EXHIBIT C



Reliance Mortgage Service Inc - CA2106
Attention: Anne James
14831 East Whittier Boulevard
Suite 204
Whittier, CA 90605

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"

Please mail your check to:

United Shore Financial Services, LLC
Attn: EPO Team
585 South Blvd E
Pontiac, MI 48341

We are unable to accept ACH or Credit Cards
Please include 2nd Page of Invoice with Payment

If you have questions or need further information, please contact your AE at 800-981-8898 or EPO@uwm.com

Sincerely,

EPO Team

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341
UWM.COM



Early Payoff Monthly Statement

Reliance Mortgage Service Inc - CA2106
 Attention: Anne James
 14831 East Whittier Boulevard
 Suite 204
 Whittier, CA 90605

Statement Date: April 1, 2020
 Due Date: Due Upon Receipt
 Current Amount Due: \$29,441.09
 Amount Past Due: -
Total Amount Due: \$29,441.09

Payments received after the 1st of the month may not be reflected on this invoice

EPO Balance on 03/01/2020 \$0.00

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
-------------	---------------	-----------	-------------	----------------	------------------	-----------------

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219047694	Allen Villegas	3/25/2019	1/9/2020	290	\$8,456.40	\$8,456.40
1219153919	Roger Fajardo	5/21/2019	12/18/2019	211	\$15,449.42	\$15,449.42
1219161139	Christian Herrera	6/3/2019	1/23/2020	234	\$5,535.27	\$5,535.27

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
-------------	------	--------------	-----------------------	---------------	----------------	----------------

EPO Balance on 03/31/2020 \$29,441.09

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219047694	Allen Villegas	3/25/2019	1/9/2020	290	\$8,456.40	\$8,456.40
1219153919	Roger Fajardo	5/21/2019	12/18/2019	211	\$15,449.42	\$15,449.42
1219161139	Christian Herrera	6/3/2019	1/23/2020	234	\$5,535.27	\$5,535.27

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Reliance Mortgage Service Inc - CA2106
Attention: Anne James
14831 East Whittier Boulevard
Suite 204
Whittier, CA 90605

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"
Please mail your check to:
United Shore Financial Services, LLC
Attn: Julie Plotnik
585 South Blvd E
Pontiac, MI 48341

If you have questions or need further information, please contact Julie Plotnik at EPO@uwm.com or 248-833-4267

Sincerely,

Julie Plotnik, Account Strategy Director

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341
UWM.COM



Early Payoff Monthly Statement

Reliance Mortgage Service Inc - CA2106
 Attention: Anne James
 14831 East Whittier Boulevard
 Suite 204
 Whittier, CA 90605

Statement Date: May 1, 2020
 Due Date: Due Upon Receipt
 Current Amount Due: \$9,010.26
 Amount Past Due: -
Total Amount Due: \$9,010.26

EPO Balance on 04/01/2020 \$29,441.09

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219047694	Allen Villegas	3/25/2019	1/9/2020	290	\$8,456.40	\$8,456.40
1219153919	Roger Fajardo	5/21/2019	12/18/2019	211	\$15,449.42	\$15,449.42
1219161139	Christian Herrera	6/3/2019	1/23/2020	234	\$5,535.27	\$5,535.27

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219233416	Natalie Soto	7/30/2019	3/26/2020	240	\$9,010.26	\$9,010.26

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
1219047694	4/1/2020	Waive Payment	N/A	N/A	\$8,456.40	\$8,456.40
1219153919	4/1/2020	Waive Payment	N/A	N/A	\$15,449.42	\$15,449.42
1219161139	4/1/2020	Waive Payment	N/A	N/A	\$5,535.27	\$5,535.27

EPO Balance on 04/30/2020 \$9,010.26

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219233416	Natalie Soto	7/30/2019	3/26/2020	240	\$9,010.26	\$9,010.26

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341
 UWM.COM



Reliance Mortgage Service Inc - CA2106
Attention: Anne James
14831 East Whittier Boulevard
Suite 204
Whittier, CA 90605

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"
Please mail your check to:
United Shore Financial Services, LLC
Attn: Julie Plotnik
585 South Blvd E
Pontiac, MI 48341

If you have questions or need further information, please contact Julie Plotnik at EPO@uwm.com or 248-833-4267

Sincerely,

Julie Plotnik, Account Strategy Director

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

Reliance Mortgage Service Inc - CA2106
 Attention: Anne James
 14831 East Whittier Boulevard
 Suite 204
 Whittier, CA 90605

Statement Date: June 1, 2020
 Due Date: Due Upon Receipt
 Current Amount Due: \$4,937.63
 Amount Past Due: -
Total Amount Due: \$4,937.63

EPO Balance on 05/01/2020 **\$9,010.26**

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219233416	Natalie Soto	7/30/2019	3/26/2020	240	\$9,010.26	\$9,010.26

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219172985	Michael Lies	6/7/2019	5/19/2020	347	\$4,937.63	\$4,937.63

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
1219233416	5/25/2020	Waive Payment	N/A	N/A	\$9,010.26	\$9,010.26

EPO Balance on 05/31/2020 **\$4,937.63**

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219172985	Michael Lies	6/7/2019	5/19/2020	347	\$4,937.63	\$4,937.63

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Reliance Mortgage Service Inc - CA2106
Attention: Anne James
14831 East Whittier Boulevard
Suite 204
Whittier, CA 90605

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"
Please mail your check to:
United Shore Financial Services, LLC
Attn: Julie Plotnik
585 South Blvd E
Pontiac, MI 48341

If you have questions or need further information, please contact Julie Plotnik at EPO@uwm.com or 248-833-4267

Sincerely,

Julie Plotnik, Account Strategy Director

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

Reliance Mortgage Service Inc - CA2106
 Attention: Anne James
 14831 East Whittier Boulevard
 Suite 204
 Whittier, CA 90605

Statement Date: July 1, 2020
 Due Date: Due Upon Receipt
 Current Amount Due: \$4,937.63
 Amount Past Due: -
Total Amount Due: \$4,937.63

EPO Balance on 06/01/2020 **\$4,937.63**

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219172985	Michael Lies	6/7/2019	5/19/2020	347	\$4,937.63	\$4,937.63

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
-------------	---------------	-----------	-------------	----------------	------------------	-----------------

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
-------------	------	--------------	-----------------------	---------------	----------------	----------------

EPO Balance on 06/30/2020 **\$4,937.63**

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219172985	Michael Lies	6/7/2019	5/19/2020	347	\$4,937.63	\$4,937.63

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Reliance Mortgage Service Inc - CA2106
Attention: Anne James
14831 East Whittier Boulevard
Suite 204
Whittier, CA 90605

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"

Please mail your check to:

United Shore Financial Services, LLC
Attn: EPO Team
585 South Blvd E
Pontiac, MI 48341

We are unable to accept ACH or Credit Cards
Please include 2nd Page of Invoice with Payment

If you have questions or need further information, please contact your AE at 800-981-8898 or EPO@uwm.com

Sincerely,

EPO Team

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

Reliance Mortgage Service Inc - CA2106
 Attention: Anne James
 14831 East Whittier Boulevard
 Suite 204
 Whittier, CA 90605

Statement Date: August 1, 2020

Due Date: Due Upon Receipt

Current Amount Due: \$4,937.63

Amount Past Due: -

Total Amount Due: \$4,937.63

Payments received after the 1st of the month may not be reflected on this invoice

EPO Balance on 07/01/2020 \$4,937.63

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219172985	Michael Lies	6/7/2019	5/19/2020	347	\$4,937.63	\$4,937.63

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
-------------	---------------	-----------	-------------	----------------	------------------	-----------------

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
-------------	------	--------------	-----------------------	---------------	----------------	----------------

EPO Balance on 07/31/2020 \$4,937.63

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219172985	Michael Lies	6/7/2019	5/19/2020	347	\$4,937.63	\$4,937.63

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Reliance Mortgage Service Inc - CA2106
Attention: Anne James
14831 East Whittier Boulevard
Suite 204
Whittier, CA 90605

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"

Please mail your check to:

United Shore Financial Services, LLC
Attn: EPO Team
585 South Blvd E
Pontiac, MI 48341

We are unable to accept ACH or Credit Cards
Please include 2nd Page of Invoice with Payment

If you have questions or need further information, please contact your AE at 800-981-8898 or EPO@uwm.com

Sincerely,

EPO Team

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

Reliance Mortgage Service Inc - CA2106
 Attention: Anne James
 14831 East Whittier Boulevard
 Suite 204
 Whittier, CA 90605

Statement Date: September 1, 2020
Due Date: Due Upon Receipt
Current Amount Due: \$4,937.63
Amount Past Due: -
Total Amount Due: \$4,937.63

Payments received after the 1st of the month may not be reflected on this invoice

EPO Balance on 08/01/2020 \$4,937.63

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219172985	Michael Lies	6/7/2019	5/19/2020	347	\$4,937.63	\$4,937.63

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
-------------	---------------	-----------	-------------	----------------	------------------	-----------------

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
-------------	------	--------------	-----------------------	---------------	----------------	----------------

EPO Balance on 08/31/2020 \$4,937.63

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219172985	Michael Lies	6/7/2019	5/19/2020	347	\$4,937.63	\$4,937.63

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Reliance Mortgage Service Inc - CA2106
Attention: Anne James
14831 East Whittier Boulevard
Suite 204
Whittier, CA 90605

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"

Please mail your check to:

United Shore Financial Services, LLC
Attn: EPO Team
585 South Blvd E
Pontiac, MI 48341

We are unable to accept ACH or Credit Cards
Please include 2nd Page of Invoice with Payment

If you have questions or need further information, please contact your AE at 800-981-8898 or EPO@uwm.com

Sincerely,

EPO Team

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

Reliance Mortgage Service Inc - CA2106
 Attention: Anne James
 14831 East Whittier Boulevard
 Suite 204
 Whittier, CA 90605

Statement Date: October 1, 2020

Due Date: Due Upon Receipt

Current Amount Due: \$4,937.63

Amount Past Due: -

Total Amount Due: \$4,937.63

Payments received after the 1st of the month may not be reflected on this invoice

EPO Balance on 09/01/2020 \$4,937.63

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219172985	Michael Lies	6/7/2019	5/19/2020	347	\$4,937.63	\$4,937.63

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
-------------	---------------	-----------	-------------	----------------	------------------	-----------------

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
-------------	------	--------------	-----------------------	---------------	----------------	----------------

EPO Balance on 09/30/2020 \$4,937.63

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219172985	Michael Lies	6/7/2019	5/19/2020	347	\$4,937.63	\$4,937.63

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Reliance Mortgage Service Inc - CA2106
Attention: Anne James
14831 East Whittier Boulevard
Suite 204
Whittier, CA 90605

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"

Please mail your check to:

United Shore Financial Services, LLC
Attn: EPO Team
585 South Blvd E
Pontiac, MI 48341

We are unable to accept ACH or Credit Cards
Please include 2nd Page of Invoice with Payment

If you have questions or need further information, please contact your AE at 800-981-8898 or EPO@uwm.com

Sincerely,

EPO Team

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

Reliance Mortgage Service Inc - CA2106
 Attention: Anne James
 14831 East Whittier Boulevard
 Suite 204
 Whittier, CA 90605

Statement Date: November 1, 2020

Due Date: Due Upon Receipt

Current Amount Due: \$4,937.63

Amount Past Due: -

Total Amount Due: \$4,937.63

Payments received after the 1st of the month may not be reflected on this invoice

EPO Balance on 10/01/2020 \$4,937.63

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219172985	Michael Lies	6/7/2019	5/19/2020	347	\$4,937.63	\$4,937.63

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
-------------	---------------	-----------	-------------	----------------	------------------	-----------------

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
-------------	------	--------------	-----------------------	---------------	----------------	----------------

EPO Balance on 10/31/2020 \$4,937.63

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219172985	Michael Lies	6/7/2019	5/19/2020	347	\$4,937.63	\$4,937.63

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Reliance Mortgage Service Inc - CA2106
Attention: Anne James
14831 East Whittier Boulevard
Suite 204
Whittier, CA 90605

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"

Please mail your check to:

United Shore Financial Services, LLC
Attn: EPO Team
585 South Blvd E
Pontiac, MI 48341

We are unable to accept ACH or Credit Cards
Please include 2nd Page of Invoice with Payment

If you have questions or need further information, please contact your AE at 800-981-8898 or EPO@uwm.com

Sincerely,

EPO Team

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

Reliance Mortgage Service Inc - CA2106
 Attention: Anne James
 14831 East Whittier Boulevard
 Suite 204
 Whittier, CA 90605

Statement Date: December 2, 2020
 Due Date: Due Upon Receipt
 Current Amount Due: \$4,937.63
 Amount Past Due: -
Total Amount Due: \$4,937.63

Payments received after the 1st of the month may not be reflected on this invoice

EPO Balance on 11/01/2020 \$4,937.63

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219172985	Michael Lies	6/7/2019	5/19/2020	347	\$4,937.63	\$4,937.63

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
-------------	---------------	-----------	-------------	----------------	------------------	-----------------

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
-------------	------	--------------	-----------------------	---------------	----------------	----------------

EPO Balance on 12/01/2020 \$4,937.63

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219172985	Michael Lies	6/7/2019	5/19/2020	347	\$4,937.63	\$4,937.63

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM

EXHIBIT D



First Plus Funding Inc - CA2132
Attention: Rishi Bhasin
651 Sun Tree Court
Danville, CA 94506

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"
Please mail your check to:
United Shore Financial Services, LLC
Attn: Julie Plotnik
585 South Blvd E
Pontiac, MI 48341

If you have questions or need further information, please contact Julie Plotnik at EPO@uwm.com or 248-833-4267

Sincerely,

Julie Plotnik, Account Strategy Director

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

First Plus Funding Inc - CA2132
 Attention: Rishi Bhasin
 651 Sun Tree Court
 Danville, CA 94506

Statement Date: May 1, 2020
 Due Date: 06/21/2020
 Current Amount Due: \$1,000.00
 Amount Past Due: -
Total Amount Due: \$77,146.37

EPO Payment Plan: 1,000 - Monthly Payment Plan Amount

EPO Balance on 04/01/2020

\$176,719.74

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219085254	Gaurav Malhotra	4/15/2019	5/30/2019	45	\$10,273.73	\$7,273.73
1219086868	Shailesh Nivsarkar	4/8/2019	10/8/2019	183	\$17,940.00	\$17,940.00
1219097799	Bhasker Yeruva	5/2/2019	11/1/2019	183	\$16,197.94	\$16,197.94
1219102413	Shirish Rai	5/1/2019	11/4/2019	187	\$17,107.16	\$17,107.16
1219111807	Seetha Bhat	5/1/2019	11/12/2019	195	\$15,000.00	\$15,000.00
1219113561	Sandeep Saboo	5/1/2019	11/4/2019	187	\$17,873.51	\$17,873.51
1219113730	Sandeep Saboo	5/1/2019	11/4/2019	187	\$16,235.99	\$16,235.99
1219121701	Ankush Jain	5/1/2019	11/4/2019	187	\$13,188.00	\$13,188.00
1219122566	Swamy Srikantappa	5/15/2019	12/17/2019	216	\$6,457.50	\$6,457.50
1219124212	Ajit Bodas	5/6/2019	11/4/2019	182	\$15,960.00	\$15,960.00
1219130605	Anirban Ghosh	5/14/2019	11/12/2019	182	\$15,100.32	\$15,100.32
1219133868	Bharat Gupta	5/15/2019	11/20/2019	189	\$18,385.59	\$18,385.59

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219320563	SONU BHASIN	10/4/2019	4/10/2020	189	\$18,135.48	\$18,135.48
1219321458	JOHN MURPHY	10/7/2019	4/28/2020	204	\$17,177.16	\$17,177.16
1219327883	ANKUSH SAXENA	10/24/2019	4/29/2020	188	\$18,240.00	\$18,240.00
1219342359	MADHUSUDANAN DESIKAN	10/4/2019	4/17/2020	196	\$16,320.00	\$16,320.00

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
1219086868	4/1/2020	Waive Payment	N/A	N/A	\$17,940.00	\$17,940.00
1219097799	4/1/2020	Waive Payment	N/A	N/A	\$16,197.94	\$16,197.94
1219102413	4/1/2020	Waive Payment	N/A	N/A	\$17,107.16	\$17,107.16
1219111807	4/1/2020	Waive Payment	N/A	N/A	\$15,000.00	\$15,000.00
1219113561	4/1/2020	Waive Payment	N/A	N/A	\$17,873.51	\$17,873.51
1219113730	4/1/2020	Waive Payment	N/A	N/A	\$16,235.99	\$16,235.99
1219121701	4/1/2020	Waive Payment	N/A	N/A	\$13,188.00	\$13,188.00
1219122566	4/1/2020	Waive Payment	N/A	N/A	\$6,457.50	\$6,457.50
1219124212	4/1/2020	Waive Payment	N/A	N/A	\$15,960.00	\$15,960.00
1219130605	4/1/2020	Waive Payment	N/A	N/A	\$15,100.32	\$15,100.32
1219133868	4/1/2020	Waive Payment	N/A	N/A	\$18,385.59	\$18,385.59

EPO Balance on 04/30/2020

\$77,146.37

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM

Case 2:20-cv-13278-LJM-RSW-ECF No. 7-2 PageID 139 Filed 02/10/21 Page 56 of 69

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219085254	Gaurav Malhotra	4/15/2019	5/30/2019	45	\$10,273.73	\$7,273.73
1219320563	SONU BHASIN	10/4/2019	4/10/2020	189	\$18,135.48	\$18,135.48
1219321458	JOHN MURPHY	10/7/2019	4/28/2020	204	\$17,177.16	\$17,177.16
1219327883	ANKUSH SAXENA	10/24/2019	4/29/2020	188	\$18,240.00	\$18,240.00
1219342359	MADHUSUDANAN DESIKAN	10/4/2019	4/17/2020	196	\$16,320.00	\$16,320.00

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



First Plus Funding Inc - CA2132
Attention: Rishi Bhasin
651 Sun Tree Court
Danville, CA 94506

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"

Please mail your check to:

United Shore Financial Services, LLC
Attn: EPO Team
585 South Blvd E
Pontiac, MI 48341

We are unable to accept ACH or Credit Cards
Please include 2nd Page of Invoice with Payment

If you have questions or need further information, please contact your AE at 800-981-8898 or EPO@uwm.com

Sincerely,

EPO Team

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

First Plus Funding Inc - CA2132
 Attention: Rishi Bhasin
 651 Sun Tree Court
 Danville, CA 94506

Statement Date: June 1, 2020
 Due Date: 07/21/2020
 Current Amount Due: \$1,000.00
 Amount Past Due: -

Total Amount Due: \$85,323.82

Payments received after the 1st of the month may not be reflected on this invoice

EPO Payment Plan: 1,000 - Monthly Payment Plan Amount

EPO Balance on 05/01/2020

\$77,146.37

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219085254	Gaurav Malhotra	4/15/2019	5/30/2019	45	\$10,273.73	\$7,273.73
1219320563	SONU BHASIN	10/4/2019	4/10/2020	189	\$18,135.48	\$18,135.48
1219321458	JOHN MURPHY	10/7/2019	4/28/2020	204	\$17,177.16	\$17,177.16
1219327883	ANKUSH SAXENA	10/24/2019	4/29/2020	188	\$18,240.00	\$18,240.00
1219342359	MADHUSUDANAN DESIKAN	10/4/2019	4/17/2020	196	\$16,320.00	\$16,320.00

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219375348	Anirban Ghosh	11/12/2019	5/20/2020	190	\$15,451.18	\$15,451.18

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
1219085254	5/21/2020	Check Payment	N/A	N/A	\$7,273.73	\$7,273.73

EPO Balance on 05/31/2020

\$85,323.82

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219320563	SONU BHASIN	10/4/2019	4/10/2020	189	\$18,135.48	\$18,135.48
1219321458	JOHN MURPHY	10/7/2019	4/28/2020	204	\$17,177.16	\$17,177.16
1219327883	ANKUSH SAXENA	10/24/2019	4/29/2020	188	\$18,240.00	\$18,240.00
1219342359	MADHUSUDANAN DESIKAN	10/4/2019	4/17/2020	196	\$16,320.00	\$16,320.00
1219375348	Anirban Ghosh	11/12/2019	5/20/2020	190	\$15,451.18	\$15,451.18

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



First Plus Funding Inc - CA2132
Attention: Rishi Bhasin
651 Sun Tree Court
Danville, CA 94506

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"
Please mail your check to:
United Shore Financial Services, LLC
Attn: Julie Plotnik
585 South Blvd E
Pontiac, MI 48341

If you have questions or need further information, please contact Julie Plotnik at EPO@uwm.com or 248-833-4267

Sincerely,

Julie Plotnik, Account Strategy Director

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

First Plus Funding Inc - CA2132
 Attention: Rishi Bhasin
 651 Sun Tree Court
 Danville, CA 94506

Statement Date: July 1, 2020
 Due Date: 08/21/2020
 Current Amount Due: \$1,000.00
 Amount Past Due: -
Total Amount Due: \$85,323.82

EPO Payment Plan: 1,000 - Monthly Payment Plan Amount

EPO Balance on 06/01/2020 \$85,323.82

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219320563	SONU BHASIN	10/4/2019	4/10/2020	189	\$18,135.48	\$18,135.48
1219321458	JOHN MURPHY	10/7/2019	4/28/2020	204	\$17,177.16	\$17,177.16
1219327883	ANKUSH SAXENA	10/24/2019	4/29/2020	188	\$18,240.00	\$18,240.00
1219342359	MADHUSUDANAN DESIKAN	10/4/2019	4/17/2020	196	\$16,320.00	\$16,320.00
1219375348	Anirban Ghosh	11/12/2019	5/20/2020	190	\$15,451.18	\$15,451.18

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219321364	PRASHANT MITTAL	10/1/2019	6/4/2020	247	\$10,198.24	\$10,198.24

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
1219321364	6/22/2020	Waive Payment	N/A	N/A	\$10,198.24	\$10,198.24

EPO Balance on 06/30/2020 \$85,323.82

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219320563	SONU BHASIN	10/4/2019	4/10/2020	189	\$18,135.48	\$18,135.48
1219321458	JOHN MURPHY	10/7/2019	4/28/2020	204	\$17,177.16	\$17,177.16
1219327883	ANKUSH SAXENA	10/24/2019	4/29/2020	188	\$18,240.00	\$18,240.00
1219342359	MADHUSUDANAN DESIKAN	10/4/2019	4/17/2020	196	\$16,320.00	\$16,320.00
1219375348	Anirban Ghosh	11/12/2019	5/20/2020	190	\$15,451.18	\$15,451.18

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



First Plus Funding Inc - CA2132
Attention: Rishi Bhasin
651 Sun Tree Court
Danville, CA 94506

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"

Please mail your check to:

United Shore Financial Services, LLC
Attn: EPO Team
585 South Blvd E
Pontiac, MI 48341

We are unable to accept ACH or Credit Cards
Please include 2nd Page of Invoice with Payment

If you have questions or need further information, please contact your AE at 800-981-8898 or EPO@uwm.com

Sincerely,

EPO Team

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

First Plus Funding Inc - CA2132
 Attention: Rishi Bhasin
 651 Sun Tree Court
 Danville, CA 94506

Statement Date: August 1, 2020
 Due Date: 09/21/2020
 Current Amount Due: \$1,000.00
 Amount Past Due: -

Total Amount Due: \$133,862.07

Payments received after the 1st of the month may not be reflected on this invoice

EPO Payment Plan: 1,000 - Monthly Payment Plan Amount

EPO Balance on 07/01/2020

\$85,323.82

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219320563	SONU BHASIN	10/4/2019	4/10/2020	189	\$18,135.48	\$18,135.48
1219321458	JOHN MURPHY	10/7/2019	4/28/2020	204	\$17,177.16	\$17,177.16
1219327883	ANKUSH SAXENA	10/24/2019	4/29/2020	188	\$18,240.00	\$18,240.00
1219342359	MADHUSUDANAN DESIKAN	10/4/2019	4/17/2020	196	\$16,320.00	\$16,320.00
1219375348	Anirban Ghosh	11/12/2019	5/20/2020	190	\$15,451.18	\$15,451.18

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219325917	GOUTHAM MADADI	10/16/2019	7/2/2020	260	\$16,738.25	\$16,738.25
1219372346	Ajit Bodas	11/4/2019	7/9/2020	248	\$15,840.00	\$15,840.00
1219377875	Ankush Jain	11/4/2019	7/3/2020	242	\$15,960.00	\$15,960.00

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
-------------	------	--------------	-----------------------	---------------	----------------	----------------

EPO Balance on 07/31/2020

\$133,862.07

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219320563	SONU BHASIN	10/4/2019	4/10/2020	189	\$18,135.48	\$18,135.48
1219321458	JOHN MURPHY	10/7/2019	4/28/2020	204	\$17,177.16	\$17,177.16
1219325917	GOUTHAM MADADI	10/16/2019	7/2/2020	260	\$16,738.25	\$16,738.25
1219327883	ANKUSH SAXENA	10/24/2019	4/29/2020	188	\$18,240.00	\$18,240.00
1219342359	MADHUSUDANAN DESIKAN	10/4/2019	4/17/2020	196	\$16,320.00	\$16,320.00
1219372346	Ajit Bodas	11/4/2019	7/9/2020	248	\$15,840.00	\$15,840.00
1219375348	Anirban Ghosh	11/12/2019	5/20/2020	190	\$15,451.18	\$15,451.18
1219377875	Ankush Jain	11/4/2019	7/3/2020	242	\$15,960.00	\$15,960.00

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

First Plus Funding Inc - CA2132
 Attention: Rishi Bhasin
 651 Sun Tree Court
 Danville, CA 94506

Statement Date: September 1, 2020

Due Date: 10/21/2020

Current Amount Due: \$1,000.00

Amount Past Due: -

Total Amount Due: \$102,248.26

Payments received after the 1st of the month may not be reflected on this invoice

EPO Payment Plan: 1,000 - Monthly Payment Plan Amount

EPO Balance on 08/01/2020

\$133,862.07

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219320563	SONU BHASIN	10/4/2019	4/10/2020	189	\$18,135.48	\$18,135.48
1219321458	JOHN MURPHY	10/7/2019	4/28/2020	204	\$17,177.16	\$17,177.16
1219325917	GOUTHAM MADADI	10/16/2019	7/2/2020	260	\$16,738.25	\$16,738.25
1219327883	ANKUSH SAXENA	10/24/2019	4/29/2020	188	\$18,240.00	\$18,240.00
1219342359	MADHUSUDANAN DESIKAN	10/4/2019	4/17/2020	196	\$16,320.00	\$16,320.00
1219372346	Ajit Bodas	11/4/2019	7/9/2020	248	\$15,840.00	\$15,840.00
1219375348	Anirban Ghosh	11/12/2019	5/20/2020	190	\$15,451.18	\$15,451.18
1219377875	Ankush Jain	11/4/2019	7/3/2020	242	\$15,960.00	\$15,960.00

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219299300	Paul Hauffen	10/7/2019	8/18/2020	316	\$16,924.44	\$16,924.44
1219372883	Shirish Rai	11/4/2019	6/11/2020	220	\$17,440.00	\$17,440.00
1219379602	Sandeep Saboo	11/4/2019	8/10/2020	280	\$18,175.60	\$18,175.60
1219384976	Bharat Gupta	11/20/2019	6/30/2020	223	\$20,340.00	\$20,340.00

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
1219377875	8/19/2020	Waive Payment	N/A	N/A	\$15,960.00	\$15,960.00
1219379602	8/19/2020	Waive Payment	N/A	N/A	\$18,175.60	\$18,175.60
1219372346	8/19/2020	Waive Payment	N/A	N/A	\$15,840.00	\$15,840.00
1219372883	8/19/2020	Waive Payment	N/A	N/A	\$17,440.00	\$17,440.00
1219325917	8/19/2020	Waive Payment	N/A	N/A	\$16,738.25	\$16,738.25
1219384976	8/19/2020	Waive Payment	N/A	N/A	\$20,340.00	\$20,340.00

EPO Balance on 08/31/2020

\$102,248.26

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219299300	Paul Hauffen	10/7/2019	8/18/2020	316	\$16,924.44	\$16,924.44
1219320563	SONU BHASIN	10/4/2019	4/10/2020	189	\$18,135.48	\$18,135.48
1219321458	JOHN MURPHY	10/7/2019	4/28/2020	204	\$17,177.16	\$17,177.16
1219327883	ANKUSH SAXENA	10/24/2019	4/29/2020	188	\$18,240.00	\$18,240.00
1219342359	MADHUSUDANAN DESIKAN	10/4/2019	4/17/2020	196	\$16,320.00	\$16,320.00
1219375348	Anirban Ghosh	11/12/2019	5/20/2020	190	\$15,451.18	\$15,451.18

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



First Plus Funding Inc - CA2132
Attention: Rishi Bhasin
651 Sun Tree Court
Danville, CA 94506

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"

Please mail your check to:

United Shore Financial Services, LLC
Attn: EPO Team
585 South Blvd E
Pontiac, MI 48341

We are unable to accept ACH or Credit Cards
Please include 2nd Page of Invoice with Payment

If you have questions or need further information, please contact your AE at 800-981-8898 or EPO@uwm.com

Sincerely,

EPO Team

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

First Plus Funding Inc - CA2132
 Attention: Rishi Bhasin
 651 Sun Tree Court
 Danville, CA 94506

Statement Date: October 1, 2020

Due Date: 11/21/2020

Current Amount Due: \$1,000.00

Amount Past Due: -

Total Amount Due: \$85,323.82

Payments received after the 1st of the month may not be reflected on this invoice

EPO Payment Plan: 1,000 - Monthly Payment Plan Amount

EPO Balance on 09/01/2020

\$102,248.26

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219299300	Paul Hauffen	10/7/2019	8/18/2020	316	\$16,924.44	\$16,924.44
1219320563	SONU BHASIN	10/4/2019	4/10/2020	189	\$18,135.48	\$18,135.48
1219321458	JOHN MURPHY	10/7/2019	4/28/2020	204	\$17,177.16	\$17,177.16
1219327883	ANKUSH SAXENA	10/24/2019	4/29/2020	188	\$18,240.00	\$18,240.00
1219342359	MADHUSUDANAN DESIKAN	10/4/2019	4/17/2020	196	\$16,320.00	\$16,320.00
1219375348	Anirban Ghosh	11/12/2019	5/20/2020	190	\$15,451.18	\$15,451.18

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219284770	Shirish Rai	10/2/2019	7/21/2020	293	\$11,402.67	\$11,402.67
1219337700	SHAILESH NIVSARKAR	10/8/2019	7/21/2020	287	\$17,910.00	\$17,910.00
1219371368	Bhasker Yeruva	11/1/2019	9/14/2020	318	\$18,748.13	\$18,748.13
1219388966	Seetha Bhat	11/12/2019	7/23/2020	254	\$14,000.00	\$14,000.00

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
1219337700	9/23/2020	Waive Payment	N/A	N/A	\$17,910.00	\$17,910.00
1219284770	9/23/2020	Waive Payment	N/A	N/A	\$11,402.67	\$11,402.67
1219299300	9/23/2020	Waive Payment	N/A	N/A	\$16,924.44	\$16,924.44
1219371368	9/23/2020	Waive Payment	N/A	N/A	\$18,748.13	\$18,748.13
1219388966	9/23/2020	Waive Payment	N/A	N/A	\$14,000.00	\$14,000.00

EPO Balance on 09/30/2020

\$85,323.82

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219320563	SONU BHASIN	10/4/2019	4/10/2020	189	\$18,135.48	\$18,135.48
1219321458	JOHN MURPHY	10/7/2019	4/28/2020	204	\$17,177.16	\$17,177.16
1219327883	ANKUSH SAXENA	10/24/2019	4/29/2020	188	\$18,240.00	\$18,240.00
1219342359	MADHUSUDANAN DESIKAN	10/4/2019	4/17/2020	196	\$16,320.00	\$16,320.00
1219375348	Anirban Ghosh	11/12/2019	5/20/2020	190	\$15,451.18	\$15,451.18

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



First Plus Funding Inc - CA2132
Attention: Rishi Bhasin
651 Sun Tree Court
Danville, CA 94506

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"

Please mail your check to:

United Shore Financial Services, LLC
Attn: EPO Team
585 South Blvd E
Pontiac, MI 48341

We are unable to accept ACH or Credit Cards
Please include 2nd Page of Invoice with Payment

If you have questions or need further information, please contact your AE at 800-981-8898 or EPO@uwm.com

Sincerely,

EPO Team

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

First Plus Funding Inc - CA2132
 Attention: Rishi Bhasin
 651 Sun Tree Court
 Danville, CA 94506

Statement Date: November 1, 2020
 Due Date: 12/21/2020
 Current Amount Due: \$1,000.00
 Amount Past Due: -

Total Amount Due: \$85,323.82

Payments received after the 1st of the month may not be reflected on this invoice

EPO Payment Plan: 1,000 - Monthly Payment Plan Amount

EPO Balance on 10/01/2020

\$85,323.82

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219320563	SONU BHASIN	10/4/2019	4/10/2020	189	\$18,135.48	\$18,135.48
1219321458	JOHN MURPHY	10/7/2019	4/28/2020	204	\$17,177.16	\$17,177.16
1219327883	ANKUSH SAXENA	10/24/2019	4/29/2020	188	\$18,240.00	\$18,240.00
1219342359	MADHUSUDANAN DESIKAN	10/4/2019	4/17/2020	196	\$16,320.00	\$16,320.00
1219375348	Anirban Ghosh	11/12/2019	5/20/2020	190	\$15,451.18	\$15,451.18

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219379894	Sandeep Saboo	11/4/2019	8/4/2020	274	\$14,935.50	\$14,935.50

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
1219379894	10/29/2020	Waive Payment	N/A	N/A	\$14,935.50	\$14,935.50

EPO Balance on 10/31/2020

\$85,323.82

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219320563	SONU BHASIN	10/4/2019	4/10/2020	189	\$18,135.48	\$18,135.48
1219321458	JOHN MURPHY	10/7/2019	4/28/2020	204	\$17,177.16	\$17,177.16
1219327883	ANKUSH SAXENA	10/24/2019	4/29/2020	188	\$18,240.00	\$18,240.00
1219342359	MADHUSUDANAN DESIKAN	10/4/2019	4/17/2020	196	\$16,320.00	\$16,320.00
1219375348	Anirban Ghosh	11/12/2019	5/20/2020	190	\$15,451.18	\$15,451.18

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



First Plus Funding Inc - CA2132
Attention: Rishi Bhasin
651 Sun Tree Court
Danville, CA 94506

You have incurred an Early Payoff with United Wholesale Mortgage. United Wholesale Mortgage has on file the fully executed "Wholesale Lending Agreement" for your company. This agreement specifically states "UWM is committed to the long term performance of its loans. As such, should any Mortgage Loan delivered hereunder be paid off within one hundred eighty (180) days of the funding of such Mortgage Loan for any reason, Broker shall promptly deliver to UWM the greater of: (a) any credit for the rate paid by UWM to the borrower or Broker, in the aggregate; or (b) one (1%) percent of the amount of the Mortgage Loan."

Please see attached statement for all sums currently owed to UWM as enforceable under this Article of the Wholesale Agreement.

Please make the check payable to "United Wholesale Mortgage"

Please mail your check to:

United Shore Financial Services, LLC

Attn: EPO Team

585 South Blvd E

Pontiac, MI 48341

We are unable to accept ACH or Credit Cards
Please include 2nd Page of Invoice with Payment

If you have questions or need further information, please contact your AE at 800-981-8898 or EPO@uwm.com

Sincerely,

EPO Team

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM



Early Payoff Monthly Statement

First Plus Funding Inc - CA2132
 Attention: Rishi Bhasin
 651 Sun Tree Court
 Danville, CA 94506

Statement Date: December 2, 2020
 Due Date: 01/21/2021
 Current Amount Due: \$1,000.00
 Amount Past Due: -
Total Amount Due: \$85,323.82

Payments received after the 1st of the month may not be reflected on this invoice

EPO Payment Plan: 1,000 - Monthly Payment Plan Amount

EPO Balance on 11/01/2020

\$85,323.82

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219320563	SONU BHASIN	10/4/2019	4/10/2020	189	\$18,135.48	\$18,135.48
1219321458	JOHN MURPHY	10/7/2019	4/28/2020	204	\$17,177.16	\$17,177.16
1219327883	ANKUSH SAXENA	10/24/2019	4/29/2020	188	\$18,240.00	\$18,240.00
1219342359	MADHUSUDANAN DESIKAN	10/4/2019	4/17/2020	196	\$16,320.00	\$16,320.00
1219375348	Anirban Ghosh	11/12/2019	5/20/2020	190	\$15,451.18	\$15,451.18

New EPO's Since Last Statement

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
-------------	---------------	-----------	-------------	----------------	------------------	-----------------

EPO Payments Since Last Statement

Loan Number	Date	Payment Type	Paid With Loan Number	Borrower Name	Payment Amount	Amount Applied
-------------	------	--------------	-----------------------	---------------	----------------	----------------

EPO Balance on 12/01/2020

\$85,323.82

Loan Number	Borrower Name	Wire Date	Payoff Date	Days to Payoff	Original Balance	Current Balance
1219320563	SONU BHASIN	10/4/2019	4/10/2020	189	\$18,135.48	\$18,135.48
1219321458	JOHN MURPHY	10/7/2019	4/28/2020	204	\$17,177.16	\$17,177.16
1219327883	ANKUSH SAXENA	10/24/2019	4/29/2020	188	\$18,240.00	\$18,240.00
1219342359	MADHUSUDANAN DESIKAN	10/4/2019	4/17/2020	196	\$16,320.00	\$16,320.00
1219375348	Anirban Ghosh	11/12/2019	5/20/2020	190	\$15,451.18	\$15,451.18

EPO TEAM

800-981-8898 585 South Blvd E, Pontiac, MI 48341

UWM.COM